

<i>SERFF Tracking Number:</i>	<i>BNLA-126248664</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>17618</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>17618</i>		
<i>Project Name/Number:</i>	<i>17618/17618</i>		

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 17618

TOI: LTC06 Long Term Care - Other

Sub-TOI: LTC06.000 Long Term Care - Other

Filing Type: Advertisement

SERFF Tr Num: BNLA-126248664 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: 17618

Co Status:

Authors: Thomas Kimble, Dan
Murphy

Date Submitted: 07/30/2009

State Tr Num:

State Status: Closed

Reviewer(s): Marie Bennett

Disposition Date: 07/30/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 17618

Project Number: 17618

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/30/2009

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/30/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

NAIC #: 233-61263

RE: LONG TERM CARE ADVERTISING

Invitation to Contract

Point of Sale Brochure

FORM 17618

SERFF Tracking Number: BNLA-126248664 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number:
Company Tracking Number: 17618
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: 17618
Project Name/Number: 17618/17618

Long Term Care Partnership Program Brochure

Dear Sir or Madam:

As required by your advertising guidelines, we are filing the above referenced form.

This brochure will be will be hand presented and arranged by our licensed agents with our approved Outlines of Coverage depending on the policy form being presented. This booklet discusses the product features and it's relation to your state's Long Term Care Partnership Program.

This advertising has not been filed in our state of domicile, Illinois.

Your consideration and approval of the above forms would be appreciated.

Company and Contact

Filing Contact Information

Dan Murphy, Compliance Administrator d.murphy@banklife.com
600 West Chicago Ave (312) 396-6134 [Phone]
Chicago, IL 60654-2800 (312) 396-5907[FAX]

Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois
600 West Chicago Ave Group Code: 233 Company Type:
Chicago, IL 60654-2800 Group Name: State ID Number:
(800) 621-3724 ext. [Phone] FEIN Number: 36-0770740

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25 per advertisement

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Per Company:	No		

SERFF Tracking Number: *BNLA-126248664* *State:* *Arkansas*
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$25.00	07/30/2009	29534812

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	07/30/2009	07/30/2009

SERFF Tracking Number: *BNLA-126248664*

State: *Arkansas*

Filing Company: *Bankers Life and Casualty Company*

State Tracking Number:

Company Tracking Number: *17618*

TOI: *LTC06 Long Term Care - Other*

Sub-TOI: *LTC06.000 Long Term Care - Other*

Product Name: *17618*

Project Name/Number: *17618/17618*

Disposition

Disposition Date: 07/30/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	BNLA-126248664	State:	Arkansas
Filing Company:	Bankers Life and Casualty Company	State Tracking Number:	
Company Tracking Number:	17618		
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Product Name:	17618		
Project Name/Number:	17618/17618		
Item Type	Item Name	Item Status	Public Access
Form	Long Term Care Partnership Brochure		Yes

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Filing Company: Bankers Life and Casualty Company State Tracking Number:

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TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: 17618

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Form Schedule

Lead Form Number: 17618

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	17618	Advertising Long Term Care Partnership Brochure	Initial		0	17618.pdf

Long-Term Care Insurance Partnership Program

About Partnership Plans

- State government-sponsored program that offers long-term care insurance (LTCI) to residents through private insurance companies
- All plans are tax-qualified LTCI
- Include the same home care and facility care coverage as traditional policies
- Offer additional benefits:
 - Asset Protection
 - Age-Based Inflation Protection, to help policy benefits keep up with the cost of living
- No additional cost for LTCP plans versus traditional LTCI with comparable benefits

Understanding Asset Protection

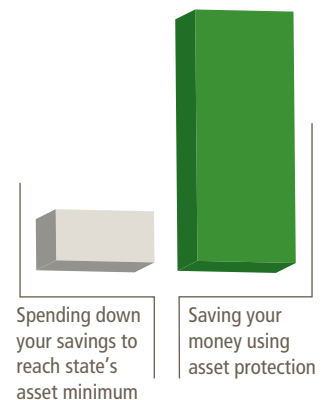
- Protects a portion of your financial assets if you exhaust your insurance benefits but need to continue receiving long-term care services
- Allows you to receive benefits, if you qualify for Medicaid, without spending down all of your assets to meet state eligibility requirements
- Amount of protected assets equals your policy's long-term care benefits
- Preserved assets may be passed to family or used to maintain your quality of life

Available on Bankers SimpleChoice

- Choose from our portfolio of LTCP-certified home care and long-term care insurance policies:
 - Home Care
 - Basic LTCI
 - Standard LTCI
 - Premier LTCI
 - Elite LTCI



Asset Protection



This brochure is designed to give a brief description of the policies and optional benefits. The exact terms, limitations, definitions, conditions and the qualifications of a specific facility or service will be found in the policy and rider(s), if any, delivered to you. The terms of the policy and any selected rider(s) govern.

THE INFORMATION ABOVE WAS WRITTEN TO SUPPORT THE SALES AND MARKETING OF INSURANCE POLICIES OFFERED BY BANKERS LIFE AND CASUALTY COMPANY. BASED ON YOUR PARTICULAR CIRCUMSTANCES, YOU SHOULD SEEK ADVICE FROM AN INDEPENDENT TAX ADVISOR. YOU CANNOT RELY UPON OR USE THE INFORMATION ABOVE FOR THE PURPOSES OF AVOIDING ANY TAX OR TAX PENALTY THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE.

Bankers Life and Casualty Company provides state approved participating long-term care insurance plans. These plans do not affect Medicaid income requirements or other related eligibility requirements. In addition, Partnership eligibility may be affected by changes to federal or state law. Bankers Life and Casualty Company does not determine qualification for Federal Medicare, State Medicaid or any Governmental program. Contact your attorney or tax advisor for more information.

Neither Bankers Life and Casualty Company nor any of its agents are in any manner affiliated with or sponsored by the U.S. Government or the Federal Medicare Program.

GR-N500 Tax-Qualified Home Health Care Policy
GR-N620 Tax-Qualified Long-Term Care Policy
GR-N640 Tax-Qualified Long-Term Care Policy
GR-N650 Tax-Qualified Long-Term Care Policy

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Rate Information

Rate data does NOT apply to filing.